

# Presumptive Eligibility

a program for pregnant women

## A message to you from Indiana Medicaid:

*Did you know that more than half of all babies born in Indiana are born to mothers on Hoosier Healthwise Medicaid? Did you also know that the earlier in her pregnancy a mother sees a doctor, the better the care that both the mom and the baby are likely to receive? Getting healthcare to moms before they deliver their babies is important—and is the reason for Presumptive Eligibility.*

### What is Presumptive Eligibility?

Presumptive Eligibility (PE) is **short-term** coverage of outpatient prenatal care to women with low income while a Medicaid application is pending. The goal of PE is to provide women who are early in their pregnancy with the health care they need to ensure they remain healthy and have healthy babies.

If approved for PE, you **must** apply for Medicaid by the last day of the month following the month your PE was established. If you do not apply and respond, you will not be eligible for Medicaid coverage and you will be responsible for paying all of your labor and delivery costs. The best thing to do is to apply for Medicaid at the same time you apply for PE.

### Who can participate in PE?

PE is for women who are pregnant who do not receive Medicaid. You are not eligible for PE if you already receive Medicaid. If you are pregnant and think you will need help from Medicaid, you should contact your doctor or clinic and ask them to help you apply for PE and Medicaid.

To qualify for PE, you must be a woman who is pregnant and:

- be a US citizen (or certain legal immigrant);
- be a resident of Indiana;
- not be receiving Medicaid; and
- have a family income below a certain amount.

### How much income can I have and still qualify?

This depends on how many people are in your family. You should count yourself, your unborn baby, your spouse, and any children who live with you. If you are under the age of 19 you should count yourself, your unborn baby, and your parents and siblings if they live with you.

Family Size	Maximum Monthly Income
2	\$2,429
3	\$3,052
4	\$3,675
5	\$4,299

For each additional person, add \$624.

### How do I apply for PE?

You must apply for PE at an approved clinic or doctor's office. You will be asked to take a pregnancy test unless you can show proof of pregnancy from another clinic/doctor. If pregnant, the clinic/doctor will ask you some questions and help you fill out the PE application. If you qualify for PE, your coverage will begin right away.

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## How do I find an approved clinic or doctor's office in my area?

You should call the Enrollment Broker at 1-800-889-9949.

## Can I visit the clinic/doctor's office if I am not certain I am pregnant?

Yes. (If you think you may be pregnant you should visit an approved clinic/doctor's office to take a pregnancy test as soon as possible.) If you are pregnant and qualify for PE, the cost of the test is covered. If you are not pregnant and/or do not qualify for PE, you will have to pay for the pregnancy test. Call the Enrollment Broker at 1-800-889-9949 to find a clinic in your area.

## Will PE pay for my first visit?

Yes. If you qualify for PE, any medical services you receive on that day from your designated clinic/doctor are covered. However, if you do not get PE, you will be responsible for paying for the services.

## What should I bring to my first visit?

You will be asked to provide the following information on your first visit:

- Name
- Address
- Phone Number
- Social Security Number
- Family Size
- Amount of Monthly Family Income

## With PE, do I have to choose a health plan and a doctor?

Yes. At your first visit you will choose your health plan and your doctor. The clinic/doctor's office will provide a phone for you to use. You will call the Enrollment Broker who will assist you in making your choice.

## After I am approved, how do I identify myself as a PE member?

At your first visit, when your clinic/doctor notifies you that you are approved for PE you will also get a Recipient Identification (RID) number. Please keep this number with you and present it each time you visit your doctor or health care provider.

## What services are covered?

PE care includes doctor visits, tests, lab work and other care for your pregnancy. It also includes dentists, prescription drugs, and transportation services. Your health plan can help you find services.

## What services are not covered?

Some healthcare services are not covered under PE, including:

- care when you are admitted to a hospital;
- labor and delivery; and
- services that are not for your pregnancy.

The services above are covered through Medicaid.

If you do not begin the Medicaid application process quickly, you will lose your PE and be responsible for these costs. The costs of your continuing prenatal care, as well as labor and delivery, will only be covered if your Medicaid application is submitted and approved.

## How long will I be covered by PE?

If approved for PE, and you submit your Medicaid application by the deadline, your qualifying expenses are covered until the State decides if you get Medicaid. Your deadline for applying to Medicaid is the last day of the month following the month your PE was established. **If you miss this deadline, your PE coverage will be discontinued.**



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## If I get Medicaid before delivery, will my baby have health care coverage?

Yes. Babies who are born to women who have Medicaid coverage are also covered by Medicaid beginning at birth. Women who are not covered by Medicaid at the time of labor and delivery, including those who had PE, will have to apply for Medicaid coverage for their newborn.

The Medicaid process can take some time. It is best if you apply and respond to all requests for information from the state, before your baby is born.

## Reminder of Your Responsibility

For your health and the health of your baby, you should complete the Medicaid application process right away. At your first visit, the same doctor's office or clinic that helps you with your PE determination can help you fill out and submit your Medicaid application. Please know that even if you get PE you may not be approved for Medicaid. After you submit your Medicaid application, the state may call you for an interview.

It is very important that you respond promptly to all requests from the state regarding your Medicaid application. **If you do not respond, you will not be eligible for Medicaid coverage and you will be responsible for paying all of your labor and delivery costs.** This can be very expensive!

**If you have questions about PE, please contact the Enrollment Broker at 1-800-889-9949.**



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